

Certificate Number: 14912-PAM-DE-034902397

Bankruptcy Case Number: 15-01918



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 21, 2020, at 4:42 o'clock PM EDT, Laura Merkel completed a course on personal financial management given by internet by 001 Debtoredu LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 21, 2020 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor